

What is claimed is:

1           1.     A method of keeping income and expense of a person in a  
2     mobile terminal having a savings memory, comprising the steps of:  
3           storing, in said savings memory, an amount currently saved in a  
4     bank's savings account of said person;  
5           receiving from the bank an e-mail identifying a withdrawal source and  
6     indicating an amount withdrawn from said savings account; and  
7           updating said savings memory with the amount indicated in the e-  
8     mail.

1           2.     The method of claim 1, wherein said mobile terminal further  
2     includes an expected expense memory and an expense record memory,  
3     further comprising the steps of:  
4           receiving from one of a plurality of withdrawal sources, an e-mail  
5     indicating an expected amount to be withdrawn from said savings account;  
6           storing said expected amount in said expected expense memory; and  
7           transferring from said expected expense memory an amount equal to  
8     the amount indicated in the e-mail received from said bank to said expense  
9     record memory.

1           3.     The method claim 2, wherein said mobile terminal includes an  
2     infrared-light interface, and wherein one of said withdrawal sources is  
3     associated with a cashless sales terminal, further comprising the steps of:  
4           sending a signal via said infrared-light interface to said cashless sales

5 terminal when a purchase is made with a credit card;  
6 receiving a signal via the infrared-light interface which has been  
7 communicated from said associated withdrawal source to said cashless sales  
8 terminal, the received signal identifying said associated withdrawal source  
9 and indicating an expected amount of payment to be withdrawn from said  
10 savings account for said purchase; and  
11 updating said expected expense memory with the expected amount  
12 indicated in said received signal.

1 4. The method claim 1, further comprising the steps of:  
2 storing an amount of cash in a cash memory;  
3 receiving an e-mail from a cash sales terminal when a purchase is  
4 made with said cash sales terminal, the e-mail identifying the purchase and  
5 indicating an amount paid for the purchase; and  
6 updating said cash memory with the amount indicated in the received  
7 e-mail and storing the indicated amount in said expense record memory.

1 5. The method of claim 4, further comprising the step of updating  
2 said cash memory with the amount indicated in the e-mail from said bank if  
3 the identified withdrawal source is said person.

1 6. The method claim 1, wherein said mobile terminal includes an  
2 infrared-light interface and communicates with a cash sales terminal using  
3 the infrared-light interface when a purchase is made, further comprising the  
4 steps of:

5 storing an amount of cash in a cash memory;  
6 receiving a signal from said cash sales terminal via said infrared-light  
7 interface, the signal identifying said purchase and indicating an amount paid  
8 for the purchase; and  
9 updating said cash memory with an amount indicated in the received  
10 signal and storing the indicated amount in said expense record memory.

1 7. The method of claim 1, further comprising the steps of:  
2 receiving from said bank an e-mail which identifies an income source  
3 and indicates an amount of income and an amount deducted from the  
4 amount of income; and  
5 updating said savings memory with the amount of income and storing  
6 the deducted amount in said expense record memory.

1 8. The method of claim 1, further comprising the steps of:  
2 transmitting a request signal to said bank;  
3 receiving from said bank an e-mail which indicates an amount  
4 currently saved in said savings account; and  
5 storing the amount indicated in the received e-mail into said savings  
6 memory.

1 9. The method of claim 1, wherein each of the e-mails is written in  
2 a data format readable as a visual text for display and in a data format  
3 readable by an accounting software program.

1           10.    The method of claim 9, wherein the data readable by the  
2    accounting software program includes an amount, type (income or expense)  
3    and date of transaction.

1           11.    The method of claim 1, further comprising the steps of storing  
2    past income data into an income record memory and analyzing the stored  
3    past income data to produce an estimate of expected future income.

1           12.    The method of claim 1, further comprising the step of analyzing  
2    data stored in said expense record memory to produce an estimate of  
3    expected future expense.

1           13.    A mobile terminal comprising:  
2           a wireless interface for establishing a communication link through a  
3    communications network to income and withdrawal sources;  
4           a savings memory for storing an amount currently saved in a bank  
5    savings account of an owner of the mobile terminal; and  
6           control circuitry connected to said interface for receiving an e-mail  
7    which identifies a withdrawal source and indicates an amount withdrawn  
8    from said savings account, and updating said savings memory with the  
9    indicated amount.

1           14.    The mobile terminal of claim 13, further comprising:  
2           an expected expense memory; and  
3           an expense record memory,

4           said control circuitry receiving from one of a plurality of withdrawal  
5 sources an e-mail indicating an expected amount of payment to be  
6 withdrawn from the bank savings account of said owner, storing the  
7 indicated amount of payment in said expected expense memory, and  
8 transferring from said expected expense memory an amount equal to the  
9 amount indicated in the e-mail received from said bank to said expense  
10 record memory.

1           15.    The mobile terminal of claim 14, further comprising:  
2           an infrared-light interface;  
3           said control circuitry sending a signal via said infrared-light interface  
4 to a cashless sales terminal associated with one of said plurality of  
5 withdrawal sources when a purchase is made with a credit card, receiving a  
6 signal via the infrared-light interface which is communicated from said  
7 associated withdrawal source to said cashless sales terminal, the received  
8 signal identifying the withdrawal source and indicating an expected amount  
9 of payment to be withdrawn from said savings account for said purchase.

1           16.    The mobile terminal of claim 14, further comprising a cash  
2 memory,  
3           said control circuitry storing an amount of cash in said cash memory,  
4 receiving an e-mail from a cash sales terminal when a purchase is made with  
5 said cash sales terminal, the e-mail identifying said purchase and indicating  
6 an amount paid for said purchase, and updating said cash memory with the  
7 amount indicated in the received e-mail and storing the indicated amount in

8 said expense record memory.

1 17. The mobile terminal of claim 16, wherein said control circuitry  
2 further performs updating said cash memory with the amount indicated in  
3 the second e-mail if the identified withdrawal source is said owner of the  
4 mobile terminal.

1 18. The mobile terminal of claim 15, further comprising a cash  
2 memory,  
3 said control circuitry communicating with a cash sales terminal via the  
4 infrared-light interface when a purchase is made, storing an amount of cash  
5 in said cash memory, receiving a signal from said cash sales terminal via said  
6 infrared-light interface where the signal identifies said purchase and indicates  
7 an amount paid for the purchase, canceling an amount equal to the amount  
8 indicated in said signal from said cash memory and storing the cancelled  
9 amount in said expense record memory.

1 19. The mobile terminal of claim 14, wherein said control circuitry  
2 further performs receiving from said bank an e-mail which identifies an  
3 income source and indicates an amount of income and an amount deducted  
4 from said amount of income, and updating said savings memory with said  
5 amount of income and storing the deducted amount in said expense record  
6 memory